



# Health Care Change in California: What It Means to You

## YOUR NEW HEALTH CARE RIGHTS



This Fact Sheet tells you about new health care laws and your rights. Different laws may affect different kinds of health plans. Ask your own plan about these new rights.

### ► **Your right to buy health coverage:**

- Health plans cannot refuse to cover children under age 19 who have a health problem.
- Children can stay on their parent's or guardian's plan until age 26.
- Starting in 2014, plans cannot charge you more or refuse to cover you because you have a health problem or are pregnant.
- Starting in 2014, plans cannot charge more because you are a woman.

### ► **Your right to benefits and services:**

- Many health plans offer no-cost preventive care such as vaccines and cancer screening. You do not pay a co-pay, co-insurance, or deductible for these services.
- Plans must cover prenatal care.
- If you go to the emergency room because you think you have a health emergency, the plan must pay for that care. You can go to the nearest hospital even if it's not in your health plan's network.

### ► **Your right to keep health coverage:**

- Health plans cannot cancel your coverage unless you do not pay your premiums or you did not fill out your application truthfully.
- Plans cannot put a lifetime limit on how much care they will pay for if you get sick. And yearly limits will end in 2014.



### ► **Your right to file complaints and appeals:**

- You have a right to file a complaint (*grievance*) if you have a problem with your health plan, provider, or health care facility.
- You can file an appeal if your plan denies a service or rejects a claim.
- If your plan denies your complaint or appeal, you can file an external appeal, with an independent outside agency. The Consumer Assistance Program listed on the next page can help you do this.

### ► **Your right to get timely care:**

There are limits on how long you have to wait for an appointment. If you feel that you have to wait too long for an appointment, call Consumer Assistance Program listed on the next page.

### ► **Your right to get an interpreter:**

You have the right to an interpreter who speaks your language. You can have an interpreter each time you have an appointment or get a service.



### **I have had my health plan for 2 years. Do the new laws apply to me?**

Most new laws apply if you bought an individual plan on or after March 23, 2010, or if your employer started your group plan after that date.

### **I have Medicare. Do the new laws affect me?**

If you have Medicare, you already have many of these rights. And you have new rights, like no-cost preventive care. To learn more about your rights, visit **Medicare.gov**. Or call HICAP, the Health Insurance Counseling and Advocacy Program, at **1-800-434-0222**.



### **Learn more about your own health plan.**

Ask your health plan or employer for a copy of your health plan handbook. This may be called a policy or *Evidence of Coverage*.

### **Find a health plan that offers the new rights and benefits.**

Starting in 2014, a new health plan marketplace will open, called *Covered California*. It will help people find care they can afford.

Health plans offered through *Covered California* must follow the new health care laws. They will have to cover many benefits, called essential benefits. Learn more at **CoveredCA.com**.

### **Find local help.**

These groups provide free local assistance. Usually you can meet with someone face-to-face.



- Call the Health Consumer Alliance. To find the office nearest you, go to **HealthConsumer.org** or call **1-888-466-2219**.
- For Medicare assistance, call HICAP, the Health Insurance Counseling and Advocacy Program. To find the office nearest you, go to **Aging.ca.gov/hicap** or call **1-800-434-0222**.

### **Consumer Assistance Program**

Free help in many languages

**1-888-466-2219**  
**HealthHelp.ca.gov**

